

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)



Order Filed on April 5, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

William Edward Freeman

Case No.: 22-19677

Chapter: 13

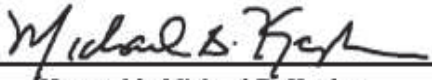
Judge: Michael B. Kaplan

REVISED

ORDER ON MOTION TO AVOID MORTGAGE LIEN HELD BY CREDITOR NOAH BANK  
AND RECLASSIFYING CLAIM FILED BY THIS CREDITOR

The relief set forth on the following page is **ORDERED**.

DATED: April 5, 2024

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

THIS MATTER, having been opened to the Court upon the motion, (the “Motion”), of the debtor, William E. Freeman (the “Debtor”), through his counsel, seeking the entry of an Order Avoiding Mortgage Lien Held by Creditor Noah Bank and Reclassifying Claim Filed by this Creditor and for related relief; and the Court having considered the Motion, and any objections thereto, and it appearing that good and sufficient notice has been given, and after due deliberation and sufficient cause appearing therefor,

IT IS HEREBY ORDERED:

1. That the Motion is granted; and
2. The secured debt owed to creditor Noah Bank shall be deemed wholly unsecured; and
3. The lien relating to such claim is void; and
4. Any proof of claim filed by or on behalf of this creditor shall be allowed as a non-priority, general unsecured claim; and
5. The mortgage recorded on January 2, 2014 in Book OR 22478, page 299, in Morris County is Discharged; The Morris County Clerk is authorized to Discharge the Mortgage of record; and
6. A copy of the within Order shall be served upon the secured creditor and secured creditor’s attorney within seven (7) days of the date of this Order.

In re:  
William Edward Freeman  
Debtor

Case No. 22-19677-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Apr 05, 2024

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2024:

Recip ID	Recipient Name and Address
db	+ William Edward Freeman, 254 Beacon Hill Road, Califon, NJ 07830-3519

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
David Fornal	on behalf of Creditor Picatinny Federal Credit Union dfornal@maselliwarren.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karina Pia Lucid	on behalf of Debtor William Edward Freeman klucid@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
Laura M. Egerman	on behalf of Creditor M&T BANK laura.egerman@mccalla.com mcallaef@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor M&T BANK rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

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User: admin

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Date Rcvd: Apr 05, 2024

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

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on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

TOTAL: 10